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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/387,764	09/01/1999	RAVI GANESAN	33500-19D	2988

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LALOS & KEEGAN
FIFTH FLOOR
1146 NINETEENTH STREET N W
WASHINGTON, DC 200063404

EXAMINER

NGUYEN, NGA B

ART UNIT	PAPER NUMBER
3628	

DATE MAILED: 04/24/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No. 09/387,764	Applicant(s) Ganesan et al.
Examiner Nga B. Nguyen	Art Unit 2164

– The MAILING DATE of this communication appears on the cover sheet with the correspondence address –

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE three MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on Sep 1, 1999

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle* 1835 C.D. 11; 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-25 is/are pending in the application.

4a) Of the above, claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 1-25 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claims _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are objected to by the Examiner.

11) The proposed drawing correction filed on _____ is: a) approved b) disapproved.

12) The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

13) Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

a) All b) Some* c) None of:

- Certified copies of the priority documents have been received.
- Certified copies of the priority documents have been received in Application No. _____.
- Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

*See the attached detailed Office action for a list of the certified copies not received.

14) Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

15) Notice of References Cited (PTO-892) 18) Interview Summary (PTO-413) Paper No(s). _____

16) Notice of Draftsperson's Patent Drawing Review (PTO-948) 19) Notice of Informal Patent Application (PTO-152)

17) Information Disclosure Statement(s) (PTO-1449) Paper No(s). 4 20) Other:

Art Unit: 2164

DETAILED ACTION

1. This Office Action is the answer to the communication filed on September 1, 1999, which paper has been placed of record in the file.
2. Claims 1-25 are pending in this application.

Drawings

3. The drawings are objected to because of the Draftsperson's notice, see form PTO-948 for detail. Applicant is required to submit a proposed drawing correction in reply to this Office action. However, formal correction of the noted defect can be deferred until the application is allowed by the examiner.

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371 of this title before the invention thereof by the applicant for patent.

5. Claims 16-18 are rejected under 35 U.S.C. 102(e) as being anticipated by Kitchen et al, U.S. Patent No. 6,289,322.

Art Unit: 2164

Regarding to claim 16, Kitchen discloses an electronic bill payment system, comprising:

a database configured to store bill availability information identifying available bills of a plurality of different billers for a plurality of different users (column 6, lines 59-65);
a processor configured to receive a real time network communication of an amount of one of the available bills identified in the stored bill availability information for a first of a plurality of different users from a first of the plurality of different billers and a real time network communication of an instruction to pay the available bill from the first user (column 6, lines 50-58 and column 8, lines 55-67); to transmit, in a real time network communication, a directive to pay the amount of the available bill based upon the received pay instruction, and to store the amount in the database in association with the bill availability information identifying the available bill (column 8, line 63-column 9, line 29).

Regarding to claim 17, Kitchen discloses the processor is further configured to receive a real time network communication requesting bills of the first user, to transmit a real time network communication of the stored bill availability information identifying available bills, including the available bill, for the first user, and to receive a real time network communication indicative of the available bill having been requested from the first biller (column 7, line 65-column 8, line 37).

Regarding to claim 18, Kitchen discloses the database is further configured to store the bill availability information so as to further identify those of the identified available bills which required information relevant to the amount of those bills; and the available bill is one of those of

Art Unit: 2164

the plurality of available bills further identified as requiring relevant information (column 6, line 59-column 7, line 5).

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 1-9 and 19 and are rejected under 35 U.S.C. 103(a) as being unpatentable over Kitchen et al, U.S. Patent No. 6,289,322 in view of Official notice taken by Examiner.

Regarding to claims 1, 6, and 7, Kitchen discloses an electronic bill payment network, comprising:

a plurality of user network stations associated with a plurality of different users, a first of the plurality of user network stations being associated with a first of the plurality of different users and operable to transmit, in real time, an instruction to pay the available bill (figure 1, items 120a-120d and column 8, lines 55-67) ;

a plurality of biller network stations associated with a plurality of different billers, a first of the plurality of biller network stations being associated with a first of the plurality of different billers and operable, in real time, to receive the transmitted information (figure 1, items 110a-110d and column 9, line 65-column 10, line 5); and

Art Unit: 2164

a central network station operable, in real time, to receive the determined amount of the available bill and the transmitted pay instruction, and to direct payment of the determined amount of the available bill based upon the transmitted instruction to pay that available bill (figure 1, item 140; column 6, lines 50-58 and column 8, lines 63-67).

Kitchen does not teach the user network station transmits information relevant to an amount of an available bill such as a meter reading which is indicative of a quantity of product used to the biller network stations and the biller network station determines the amount of the available bill based upon the receive the transmitted information. However, Kitchen does teach the user network station and the biller network station can communicate directly to transmit and receive the bill related information (column 9, line 65-column 10, line 5). Moreover, Official notice is taken that determining the amount of the available bill based on meter reading indicative quantity of product used transmitted from the user is well-known in the art. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to improve the method of Kitchen's by allowing the biller can determine the amount of the bill based on the indicating of quantity of product used transmitted from the user for the purpose of allowing the user and the biller can communicate directly to exchange the bill related information.

Regarding to claim 2, Kitchen discloses the central network station is further operable to transmit bill availability information identifying a plurality of available bills of the plurality of different billers for the plurality of different users, including at least two of the plurality of available bills for the first user; and the first user network station is further operable to receive the

Art Unit: 2164

transmitted bill availability information, to select the available bill from the identified at least two available bills and to transmit a request for the available bill based upon the selection (column 7, lines 65-column 8, line 37).

Regarding to claim 3, Kitchen does not discloses the bill availability information identifies available bills without identifying an amount of each of the bills. Official notice is taken that it is obvious to modify the method of Kitchen in which the bill availability information does not contain an amount for the purpose of establishing the direct communication between the user and the biller to exchange the quantity of product user and the amount of the bill as discussed details in claim 1.

Regarding to claim 4, Kitchen further discloses a database configured to store the bill availability information so as to further identify those of the identified available bills which required information relevant to the amount of those identified available bills (column 6, line 59-column 7, line 5).

Regarding to claim 5, Kitchen further discloses the database is configured to store the determined amount (column 9, lines 15-20).

Regarding to claim 8, Kitchen further discloses the transmitted information is indicative of a disputed portion of a previously determined amount of the available bill (column 10, lines 32-42).

Regarding to claim 9, Kitchen discloses the first biller network station is further operable, in real time, to transmit the available bill including a previously determined amount, and the

Art Unit: 2164

determined amount of the available bill represents an adjustment to the previously determined amount (column 10, lines 35-42).

Regarding to claim 19, Kitchen does not teach the database is further configured to stored a previously received amount of the available bill and the received amount of the available bill is substituted for the previously received amount in the database. However, Kitchen does teach storing the received amount of the available bill in the database (column 9, lines 15-20). Official notice is taken that updating the data in the database is well-known in the art. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to include updating the data in the database Kitchen's for the purpose of replacing the previous received amount by the new received amount of the available bill in the database.

8. Claims 10-15 are method claims that parallel the limitations as found in claims 1, 2, 4-7, 9 discussed above, therefore are rejected by the same rationale.

Claims 20-25 are written in computer software that parallel the limitations as found in claims 16-19 discussed above, therefore are rejected by the same rationale.

Conclusion

9. Claims **1-25** are rejected.

10. The prior arts made of record and not relied upon is considered pertinent to applicant's disclosure:

Art Unit: 2164

Kolling et al. (US 5,963,925) discloses an electronic statement presentment system replaces the preparation and mailing of paper statements and invoices from a biller with electronic delivery.

Heindel et al. (US 6,304,857) discloses an electronic billing system provides a set of tools for a biller to create and design a customized billing statement.

Neely (US 6,044,362) discloses a system for automated electronic invoicing and payment system for providing remote customer review of automated billing from an invoicer.

Ganesan et al. (US 6,334,116) discloses a method for centrally tracking transactions in an electronic billing system.

Dedrick (US 5,768,521) discloses general purpose metering mechanism for distribution of electronic information.

11. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen, whose telephone number is (703)306-2901. The examiner can normally be reached on Monday-Thursday from 7:30 AM-5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent A. Millin, can be reached on (703)308-1065.

12. **Any response to this action should be mail to:**

Commissioner of Patents and Trademarks

c/o Technology Center 2700

Washington, D.C. 20231

Art Unit: 2164

or faxed to:

(703) 308-9051, (for formal communications intended for entry)

or:

(703) 308-5397 (for informal or draft communications, please label
"PROPOSED" or "DRAFT")

Hand-delivered responses should be brought to Crystal Park II,
2121 Crystal Drive, Arlington.
VA., Sixth Floor (Receptionist).

Any inquiry of a general nature or relating to the status of this application or proceeding
should be directed to the Group receptionist whose telephone number is (703)305-3900.

Nga B. Nguyen
April 16, 2002



VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2190